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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Arehart

Serial No.: 09/748,934

Filed: December 27, 2000

For: SYSTEMS AND METHODS
FOR OPTIMIZING USE OF
MORTGAGE INSURANCE BASED
UPON PROJECTIONS OF
FUTURE HOME EQUITY

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date set forth below:

Signed: 

Name: Tlynthia Jordan

Date: February 16, 2001

Group: Not yet assigned

Examiner: Not yet assigned

Chapel Hill, North Carolina
February 16, 2001

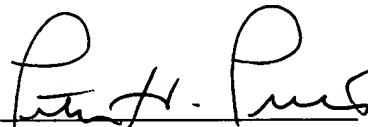
Assistant Commissioner for Patents
Washington, DC 20231

Transmittal of Five Sheets of Formal Drawings

Sir:

Transmitted herewith are five sheets of formal drawings (Figs. 1-5) for the above identified case.

Respectfully submitted,



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